



Order Filed on January 28, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE  
Isabel C. Balboa, Esquire  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002  
(856) 663-5002

In Re:

ZORETTA M. JOHNSON

Case No: 16-31911-JNP  
Hearing Date:  
Judge: Jerrold N. Poslusny Jr.  
Chapter: 13

Recommended Local Form:

☐ Followed

☒ Modified

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through three (3) is hereby **ORDERED**.

**DATED: January 28, 2020**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The Court having considered the motion or certification of Isabel C. Balboa, Chapter 13 Standing Trustee, and any objections filed, it is hereby

ORDERED that:

- ☒ The debtor(s)' case is hereby DISMISSED
- ☐ The debtor(s)' plan is allowed to continue at the regular monthly payment of \_\_\_\_\_ for a period of \_\_\_\_\_ months. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order dismissing the debtor(s)' case.
- ☐ An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.
- ☒ Other:
- ☒ IT IS FURTHER ORDERED that, pursuant to [11 U.S.C. § 349\(b\)](#), this Court for cause retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.
- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allow to continue with the arrears being capitalized throught the debtor(s)' plan, and the plan shall continue at \_\_\_\_\_ which represents total receipts applied to plan.

- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with a lump sum payment of \_\_\_\_\_ due within \_\_ days from the date of this Order.
- ☐ IT IS FURTHER ORDERED that if the debtor(s)' instant Chapter 13 case is dismissed, such dismissal shall be with prejudice and the debtor(s) shall be barred from filing for Chapter 13 bankruptcy protection for a period of \_\_ from the date of dismissal of debtor(s)' case.
- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier payments of \_\_\_\_\_.
- ☐ This order incorporates a fee application for debtor(s)' attorney in the amount of \_\_\_\_\_ pending Court approval.
- ☐ A status hearing shall be held on \_\_\_\_\_.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Zoretta M. Johnson  
DebtorCase No. 16-31911-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db +Zoretta M. Johnson, 1503 Beach Ave., Atlantic City, NJ 08401-1605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC shay@bbs-law.com,  
 jpshay@gmail.com  
 Jonathan C. Schwalb on behalf of Creditor BSI Financial Services as servicer for U.S. Bank  
 Trust National Association as Trustee of Chalet Series III Trust bankruptcy@friedmanvartolo.com  
 Jonathan C. Schwalb on behalf of Creditor BSI Financial Services  
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 Michael Frederick Dingerdisen on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
 Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
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 Thomas E. Dowey on behalf of Debtor Zoretta M. Johnson tdesquire@hotmail.com

TOTAL: 12